

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: TERRY HARRIS  
ELAINE HARRIS

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Case No.: 07-03395

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2007.
- 2) This case was confirmed on 05/14/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/14/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/19/2011.
- 6) Number of months from filing to the last payment: 50
- 7) Number of months case was pending: 55
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 38,950.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,277.52
Less amount refunded to debtor	\$ 426.23
<b>NET RECEIPTS</b>	<b>\$ 15,851.29</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,354.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,081.32
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,435.32**

Attorney fees paid and disclosed by debtor **\$ 146.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CHASE AUTO FINANCE	SECURED	15,356.00	15,176.26	.00	.00	.00
CHASE AUTO	UNSECURED	6,746.00	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	120,961.00	114,825.43	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	7,866.09	7,866.09	7,866.09	.00
FORD MOTOR CREDIT	UNSECURED	1,530.00	2,769.22	2,769.22	304.61	.00
FORD MOTOR CREDIT	SECURED	970.00	.00	.00	.00	.00
ADVANCE AMERICA	UNSECURED	650.00	NA	NA	.00	.00
ALLEN LEWIS AND ASSO	UNSECURED	17.00	NA	NA	.00	.00
DIRECTV	UNSECURED	121.00	NA	NA	.00	.00
DISH NETWORK	UNSECURED	403.00	NA	NA	.00	.00
SBC	UNSECURED	673.00	673.20	673.20	74.05	.00
AT&T CREDIT MANAGEME	UNSECURED	29.00	NA	NA	.00	.00
BANK ONE	UNSECURED	256.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	493.00	657.26	657.26	72.30	.00
CARSON PIRIE SCOTT	UNSECURED	291.00	NA	NA	.00	.00
CASH TO GO	UNSECURED	570.00	NA	NA	.00	.00
MX ENERGY	UNSECURED	499.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	240.00	NA	NA	.00	.00
CHICAGO STATE UNIVER	UNSECURED	1,779.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	415.00	372.12	372.12	40.93	.00
FIRST SAVINGS CREDIT	UNSECURED	338.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	11,869.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	452.00	481.50	481.50	52.97	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DIRECTV INC	UNSECURED	121.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	527.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	482.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	438.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	436.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	307.00	NA	NA	.00	.00
AT&T CORP	UNSECURED	143.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	683.00	915.68	915.68	100.72	.00
ONE IRON VENTURE	UNSECURED	660.00	NA	NA	.00	.00
PAYDAY EXPRESS	UNSECURED	510.00	NA	NA	.00	.00
PAY DAY LOAN	UNSECURED	890.00	NA	NA	.00	.00
INGALIS HOSPITAL	UNSECURED	206.00	NA	NA	.00	.00
PROVIDIAN PROCESSING	UNSECURED	745.00	NA	NA	.00	.00
ROSELEES	UNSECURED	193.00	NA	NA	.00	.00
ECMC	UNSECURED	32,232.00	32,546.87	32,546.87	3,580.16	.00
ST PAUL FEDERAL	UNSECURED	310.00	NA	NA	.00	.00
SUN CASH	UNSECURED	120.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	2,160.00	2,190.33	2,190.33	240.94	.00
MIDLAND CREDIT MANAG	UNSECURED	NA	431.62	431.62	47.48	.00
ECAST SETTLEMENT COR	UNSECURED	NA	324.75	324.75	35.72	.00
US BANK NATIONAL	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	7,866.09	7,866.09	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	7,866.09	7,866.09	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	41,362.55	4,549.88	.00

**Disbursements:**

Expenses of Administration	\$ 3,435.32	
Disbursements to Creditors	\$ 12,415.97	
<b>TOTAL DISBURSEMENTS:</b>		\$ 15,851.29

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/12/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.